

SHOW A RESERVE

State Issues Order for Mutual Live Stock Firms.

A Fifty Per Cent Premium Reserve Is Required.

AFFECTS 2 TOPEKA COMPANIES

Rule Will Necessitate Most Careful Management.

Means Insurance on More Substantial Basis.

Three Kansas mutual live stock insurance companies, two of them located in Topeka, are affected by an arbitrary ruling today by Carey Wilson, state superintendent of insurance, in which a 50 per cent premium reserve is required. Wilson's order compels the companies to set aside at least 10 per cent of their premium income for reserve every month until the full reserve is established.

The Wilson ruling is not based on a statutory provision and is made to the general insurance laws of the state. There is no law in Kansas specifically referring to mutual live stock insurance companies, according to Superintendent Wilson, who investigated the matter carefully before making his ruling. The companies affected are the Kansas Mutual Live Stock Insurance Co., of Topeka, and the Mutual Live Stock Insurance Co., of Kansas City, Mo.

Because of the situation, it was difficult for the insurance department to find a basis for the solvency of the mutuals. As a 50 per cent premium reserve is required under the general insurance laws, the insurance department would put the live stock companies in good standing. For that reason the order was made. It means trouble for the insurance companies for a time, but under careful management, the insurance superintendent anticipates no serious difficulty.

All of the companies affected by the mutual have assured the insurance department that they will stay in the game.

Wilson's ruling was handed down on the heels of an investigation into the affairs of the Topeka Mutual Live Stock Insurance Co. The company showed a premium reserve of about \$65,000 when a premium reserve of some \$35,000 was charged against the company.

Losses Out of Own Pocket. There were no assurances that a matter of fact, J. H. White, president of the company, had paid about \$34,000 out of his own pocket to meet losses. White has not been reimbursed for general agency contract was assigned to him some time ago.

By terms of an agreement with the insurance department, White's claim will be held in abeyance. It will remain a suspense liability until such time as the company can pay it without impairing its full reserve and without damaging the payment of losses. White's company will create the reserve required by the Wilson ruling and will continue to do business.

Both the Capital Mutual of Topeka and the Kansas Mutual of Wichita will feel the effect of the Wilson order. It is claimed that the two companies have maintained the reserve required under the new ruling. Both companies are expected to comply with the order without serious difficulty.

Creation of the new reserve must begin May 1. It is probable that the requirement will result in an increase in live stock insurance rates among mutual companies in the state. In return, however, it is urged that the companies will be able to do more substantial financial basis and will operate under the provisions of the state insurance law—at least until some legislative action is taken.

The Stockmen's company of Topeka will not be affected by the Wilson order. Recently George A. Bailey began the liquidation of the Stockmen's company. The retirement of the company from active business was due to the recent death of Curtis S. Bailey and the poor health of Mrs. George A. Bailey.

KIDS PLACED IN JAIL.

Refused to Obey Order of Court to Go to School.

Yonkers, N. Y., April 21.—Seven boys, alleged leaders in a school strike, were in jail today owing to their refusal to obey the order of Judge Beal to return to their classes. The mother of another boy was found guilty yesterday of violating the educational law in refusing to permit her son to return to school until the board of education had promised to re-employ William F. Maxson, their principal.

Will You Call or Shall We?

If you can't call, phone 331 and we will arrange to send the outfit when you say.

E. B. Guild Music Co.

722 Kans. Ave. Topeka, Kans.

TRY THIS OUTFIT—which includes Victrola XI and choice of any five Victrola 10-inch double records, as well as a special assortment of three red seal records—and find the pleasure a Victrola brings to the home.

We say, "Try it without any obligation whatever." Then you may pay \$7.25 as first payment, and beginning thirty days afterward make easy monthly payments thereafter. The outfit costs \$107.25, but by this method you will hardly notice the cost.

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pal. Notice that he would not be re-arrested caused the strike of 1,000 pupils.

One hundred of the juvenile strikers were brought into court yesterday and made to promise that they would return to their desks. When Judge Beal learned that eight of this number had failed to fall into line, he ordered them arrested.

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